



LOCAL HELP FOR PEOPLE WITH MEDICARE

# Ask SHIP

July, 2009  
Sarah Reimmuth

**Q: I'm a retired service member, and I use Tricare for my health coverage. I will be turning 65 soon. Do I need to sign up for Medicare?**

Yes, you do. Once you reach eligibility for Medicare, Tricare for Life is designed to provide wraparound coverage with Medicare Parts A and B.

## **So, what is Tricare?**

Tricare is the health care program serving active duty service members, National Guard and Reserve members, retirees, their families, and dependents. Tricare uses a combination of resources specifically for military personnel and civilian health care resources.

To be eligible for TRICARE benefits, you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Tricare offers several health plan options to meet the needs of its beneficiaries. Additionally, Tricare offers two dental plans and several additional special programs.

## **What is Tricare for Life?**

Tricare For Life (TFL) is a health insurance plan offered through the Department of Defense for active and retired military personnel and qualified family. TFL is for all Tricare beneficiaries who are eligible for Medicare because of disability, ESRD or age. Like Medicare, TFL is designed to cover health care for injuries and illnesses. Put simply, Tricare pays second after Medicare for most services.

Those eligible for Tricare For Life include:

- Medicare-eligible uniformed service retirees, including retired Guard and Reservists
- A Medicare-eligible family members, including widows/widowers
- Medicare eligible unremarried former spouses, if they were eligible for Tricare before age 65

Dependent parent and parent-in-laws are not eligible for Tricare For Life.

## **TFL and Medicare**

If you use a Medicare provider, he or she will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL

pays the provider directly for TRICARE-covered services.

## **Who pays?**

For Medicare and Tricare-covered services, Medicare pays first and Tricare For Life pays your remaining coinsurance for Tricare-covered services.

For services covered by Tricare but not by Medicare, such as care received overseas, TFL pays first and Medicare pays nothing. You must pay the Tricare fiscal year deductible and cost shares.

For services covered by Medicare but not by Tricare, such as chiropractic services, Medicare pays first and TFL pays nothing. You must pay the Medicare deductible and coinsurance.

For services not covered by Medicare or Tricare, such as cosmetic surgery, Medicare and Tricare pay nothing and you must pay the entire bill.

For more information on Tricare, visit [www.tricare.mil](http://www.tricare.mil). For more information on Tricare For Life, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl). To speak to unbiased, trained SHIP counselor, call 1-800-452-4800.

**SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.**